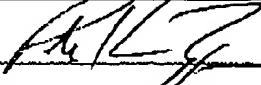


DEC 07 2006

I hereby certify that this correspondence is being filed by facsimile and is addressed to Box: No Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: December 7, 2006

Signed: 

Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	Philip Carragher, and Steven Earl Webster
Serial No.	09/669,196
Filed	September 25, 2000
For	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	3691
Examiner	KARMIS, Stefanos

BEST AVAILABLE COPY

MS: No Fee Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

SIR:

On November 29, 2006, a Notice of Non-Compliance was received from the PTO in above-identified application.

The Notice of Non-Compliance states that the amendment to the claims received on 7 September 2006 do not comply with the requirements of 37 CFR 1.121(c) because the status identifiers of at least one claim is not one of the permissible identifiers.

In response, Applicant is filing the 7 September 2006 Amendment with corrected status identifiers and has titled the document Corrected Amendment And Response To Restriction Requirement. The Amendment itself has not been altered in any other way.

If any issue should surface, however, the Examiner is requested to call the